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**Subject:** Truth in Lending

It is about time that the credit card companies are held accountable for their fine print practices. It is incredible at their discretion they can take your interest rate from a normal rate to the loan-shark rate. They refuse to discuss their reasons, which may be anything, and there is nothing that you can do about it, except pay off the balance. In the real world of the majority of Americans, that is impossible to do. Please direct your attention to this problem. My son was late with one payment (under 30 days) and is now paying 30% interest. He is not in the position to pay off the balance, and I can't help him. Thank you for your help in controlling the practices of this industry.